

EXHIBIT 3
“DEFAULT LETTER”

SunTrust Bank
VA - RVW 7952
PO Box 85052
Richmond, VA 23285-5052
800-828-7959

B_STBNHB

June 13, 2018

Charles V Webster Jr
[REDACTED]

**RE: NOTICE OF RIGHT TO CURE DEFAULT
INSTALLMENT LOAN # [REDACTED] 2056 SIFS700
TOTAL AMOUNT NOW DUE: \$3652.58
LAST DAY FOR PAYMENT: June 29, 2018
COLLATERAL DESCRIPTION: N 17 NISSAN ROGUE 2017.5 FWD S
VIN: KNMAT2MT4HP571117**

Dear Charles V Webster Jr,

You are late in making your payments to SunTrust Bank on the above-referenced loan. To avoid or cancel further collection activity, please contact us at the telephone number listed below to secure a payment arrangement. If you pay the **TOTAL AMOUNT NOW DUE (\$3652.58) by June 29, 2018**, in addition to any payments that will come due on or before the **LAST DAY FOR PAYMENT, June 29, 2018**, you may continue with the contract as though you were not late. If you do not pay by that day, we may exercise our rights under the law. These rights include the right to repossess the above-described collateral for this loan and the right, in many instances, to hold you personally responsible for any difference between the amount the property brings in a sale and a balance due on the loan. Payments can be made at your local branch office or mailed to:

SunTrust Bank
P.O. Box 791144
Baltimore, MD 21279-1144

PLEASE TAKE NOTE THAT IF YOU CURE THE DEFAULT NOTED ABOVE BY THE LAST DAY FOR PAYMENT, SUNTRUST BANK WILL EXPECT THAT ALL PAYMENTS GOING FORWARD WILL BE MADE TIMELY AND IN COMPLIANCE WITH THE TERMS OF YOUR CONTRACT.

NOTE: Though payments are accepted at branch locations and will be credited as of the date received, the payment may take several business days to be processed and reflected on your account. If you are making a payment on or near the last day for payment given above, in order to avoid further collection activity, please contact SunTrust at: 1.800.828.7959.

If your loan was discharged or may be discharged in bankruptcy, SunTrust Bank is not attempting to collect the debt owed by you personally but rather protecting its lien rights related to the collateral that secures the above-referenced loan. Pursuant to state law, therefore, SunTrust Bank will exercise its legal rights in the collateral if you do not comply with the payment terms listed herein. These rights include the right to repossess and sell the collateral attached to this loan.

If you are late again in making your payments we may exercise our rights against the collateral without sending you another notice like this one.

Thank you for your attention to this matter. If you have questions, contact us promptly at the telephone number or address given below.

Sincerely,
SunTrust Bank
VA-RVW 7952
P.O. Box 85052
Richmond, VA 23285-5052
800-828-7959

096-165180003-1871

IMPORTANT FEDERAL DISCLOSURES

(SEE NEXT PAGE FOR SELECTED STATE DISCLOSURES)

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members — including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil [search for “SCRA”].
- Whether you are trying to ward off a potential financial crisis, or just looking for education classes to increase your financial knowledge, consider contacting an accredited nonprofit agency that is a member of the National Foundation for Credit Counseling (NFCC). To locate an NFCC Member Agency in your area, call 800-388-2227.
- If an amount due is indicated, because of interest, late charges, and other that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, contact us at the number provided.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

If you are current on your loan account, the notice above is not intended to imply otherwise.

- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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STBNHB 20180131

SELECTED STATE DISCLOSURES

(SEE PREVIOUS PAGE FOR IMPORTANT FEDERAL DISCLOSURES)

If you are a California resident or your property is in California, the following may apply to you.

- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.